

ABSTRACT OF THE DISCLOSURE

A multi-group lotto game which allows for groups having differing payout structures and prize percentages. A first group has a pari-mutuel payout structure providing variable prize levels and a fixed cyclical prize percentage and a second group has a fixed prize level and variable prize percentage approaching a target over a statistically long period of time. Prize levels may be calculated in a variety of ways, for example as fixed percentages of prize sales or as a hierarchical cascade of percentages.

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